

## THE PARADOX OF BENEFICIAL RETIREMENT

*Saul Smilansky*

### *Abstract*

Morally, when should one retire from one's job? The surprising answer may be 'now'. It is commonly assumed that for a person who has acquired professional training at some personal effort, is employed in a task that society considers useful, and is working hard at it, no moral problem arises about whether that person should continue working. I argue that this may be a mistake: within many professions and pursuits, each one among the majority of those positive, productive, hard working people ought to consider leaving his or her job.

Morally, when should one retire from (or otherwise leave) one's job? The answer may be 'now'. Given that a number of conditions are met ('the Underlying Conditions'), this radical conclusion may apply to most people within many professions and pursuits. The paradoxicality appears already on the level of a single individual, but the fact that its application seems to be so widespread increases its importance.

X is a doctor in a large hospital, Y a police detective, and Z a university professor. They are not particularly incompetent in their respective professions, but neither are they particularly admirable. They are, let us assume, ranked at the 80th percentile (they are better than 20% of their peers and worse than 80%). Let us assume, moreover, that they are not ranked as they are because of their laziness or other factors easily within their control: even if they worked harder, they would not advance much. Over the years it has become apparent to those who work with or for them that they are not very talented or capable as doctors, detectives, or academics, although they are still above the elementary standards below which one is thrown out of the profession. Assume, finally, that the following Underlying Conditions are met:

- a. There is no shortage of potential candidates for their positions.

- b. New recruits in the profession are no worse, on average, than the people who have been in it for some time (or the new recruits will be considered no worse after not too long a period of adjustment).
- c. X, Y, and Z can retire or find something else to do without suffering exceptional hardship (relative to the norm).
- d. No unusual conditions apply (for instance, it is not the case that the people who would not enter the profession if X, Y, and Z stayed on would go on to do wonderful things in a different profession).

The performance of X, Y, and Z has serious consequences: X misdiagnoses a large number of patients who otherwise could have been cured; Y does not catch a number of criminals who go on to commit serious crimes; and Z contributes very little to the advancement of research and does a poor job of training and supervising students. Given the Underlying Conditions, if X, Y, and Z were to leave their jobs, it is very likely that others who would be *better* than they would replace them. In fact, statistically the chance that someone more competent would replace each of the poor performers is roughly 4:1. Hence, if these poor performers were to retire, the people they would otherwise have served would be healthier, crime would decrease, and research and professional training would improve.<sup>1</sup>

It is important to see that the argument is not based on the direct harmfulness of the relatively poor performers: they *are* productive, and if, e.g., X the medical doctor is present, this, taken in itself, improves matters. There would be no paradox about the moral obligation of directly harmful professionals to leave. The paradox follows only in cases which meet the Underlying Conditions, where the professional is productive, but his or her replacement is very likely to do much better.

Notice that we are exploring matters not from the organizational point of view (e.g., whether people should get tenure in their jobs), but from the point of view that focuses on the effects on others of the continuing presence in that position of a given individual. A test can be devised that would help people decide

<sup>1</sup> It might seem that I am forgetting the financial costs of retirement. The strictly economic perspective, however, would typically point in the opposite direction: new people could be hired at lower salaries, hence actually saving money for the organization. My argument, however, is not based on financial considerations.

whether to leave their positions. I call the test the ‘*Existential Test*’: how would things be if I were not there?<sup>2</sup>

If people were to perform this test on themselves, more than half of them would reach the striking conclusion that they should retire. In certain professions there is no shortage of new applicants but, on the contrary, many people are waiting to enter (who would be, on average, similar to those currently in the position), half of the people currently employed are below average, and for each of them leaving their job will not cause enormous hardship (and their difficulties would be comparable to the difficulties of those newcomers who would not get good jobs unless they retire; hence this matter will be bracketed and we will focus on the potential benefits to those whom the profession serves). If we add the often true assumption that the people entering the field would be better on average than the people already working (because they would be more professionally up to date), then *more than half of the people should, each, consider giving up their place for such a newcomer.*<sup>3</sup>

I emphasize that I have been conservative here in my assumptions, in a number of ways. First, I have assumed that we do not reliably know who among those waiting to enter the profession would be better in the long run. If, as is likely, we do have some such pertinent probabilistic knowledge, and meritocratic hiring practices are in place, then a not very good current jobholder has an even greater assurance that someone who is better will replace him or her. Second, the argument is set to work independently of the similar actions of others. If, for instance, one knows that one’s replacement will also leave in favour of a superior replacement, if it turns out in (say) a decade that he or she is below average, that would strengthen the force of the call for one to

<sup>2</sup> This essay and the ‘Existential Test’ are part of a larger ongoing project that explores the possibility of an alternative normative ethical theory, ‘Contributivism’, that focuses on the effect of the individual agent’s existence, on how his or her existence matters

<sup>3</sup> Epistemic transparency concerning current jobholders, so that the relevant people can come to know that they are among those who should leave, is here assumed. It seems that one must be fairly incompetent not to be able to realize, if called upon to think about this question, that one is not performing well, when in fact one’s peers would rank 80% of one’s colleagues as more competent and productive than oneself. Even if the poor performers are blind to the facts, those facts should be apparent to others, who can tell them. Epistemic transparency seems to be a reasonable expectation in such cases. If we do not assume epistemic transparency, the situation would not become less paradoxical. In such cases, many of the people who are within the *top* 50 percent would also need to be concerned with the question where they lie on this scale. It is best, I think, to assume transparency and to hold the epistemic factors constant.

retire. Third, I have not given independent force to any claims about the greater deservingness of the candidates waiting to enter the profession. The argument as formulated has focused only on the comparative good or harm that will follow to those whom the profession serves.

Hence we can understand the paradox as emerging from the contrast between the two following statements:

- (i) For a person who has acquired professional training at some personal effort, is productively employed in a socially useful task, and is working hard at it, no moral problem arises about whether that person should continue working; and
- (ii) Each one among the majority of those positive, productive, hard working people ought to leave his or her job.

Another way of construing the paradox is this. X, Y, or Z could say that he or she wants to work because she enjoys her work, he needs to earn the money, she wants to feel that others depend on her, and so on. However, given the Underlying Conditions, and epistemic transparency, many (and possibly most) people *cannot* sensibly and consistently make both the following statements:

- (a) I am a doctor/police detective/academic because I want people to be healthier (or the streets to be safer, or knowledge to increase); and
- (b) I will continue working in my present job.

It might be thought that we are proceeding in the direction of ageism, discriminating against the old in favour of the young. This is not so much an objection to the paradox, as something that might make it more problematic. But the logic of my argument may well entail that a mediocre middle-aged doctor or academic should leave his or her position so that another person who is approaching retirement but is much more accomplished and has a stock of useful experience could continue working. The argument is based on the comparative contribution of the relevant persons, and does not necessarily depend on age factors.

It might also be claimed that the argument is depressing and potentially harmful, and should not be proclaimed or pursued. There is abundant empirical social-psychological evidence that almost all people assess their own professional value more highly than is accurate (as they also assess the way that others view them, their driving ability, and almost every other such self-evaluative

matter). And this, as well as continued ignorance concerning the Paradox of Beneficial Retirement, perhaps should better be left as it is. I have seen reason for some forms of thinking about such 'positive illusions' in the past.<sup>4</sup> Such questions are not, however, our concern here. In the present case there would be both benefits and drawbacks to awareness, and we shall not attempt to evaluate the balance. We have here a paradoxical philosophical claim, and even if it were thought that it would sometimes be better to keep quiet about it, this would not affect the truth or falsity of the claim.

Finally, it might be thought that my claim is too morally demanding. Why should X, Y, and Z give up their entrenched positions while the 20% of their colleagues who are even worse than they remain in their jobs? Moreover, have they not trained for years and invested their efforts and hopes in getting to where they are, so that they cannot be expected to give it up? The question whether, all things considered, people such as X, Y, and Z ought to leave their positions is complicated, and we cannot settle it here. We would need, for one, to decide how weighty moral considerations are as compared to people's desires. We would also need to consider the 'retirement question' from various normative-theoretical positions. If X, Y, and Z are act-utilitarians, matters are simple, and they obviously must leave their jobs, for doing so would increase overall utility. A robust virtue-ethics approach might also mandate such a move: professional virtue would seem to require that one critically evaluate one's professional achievements, and think above all about the victims of one's decision to stay on nevertheless (dead patients or crime victims, for instance). Certain interpretations of deontology or of contractual ways of thought would also be sympathetic to the radical conclusion, even if this conclusion is admittedly demanding.

It is important to notice that mine is not yet another typical utilitarian demand to do more good in the world, say, to contribute money or engage in volunteer work. The Paradox of Beneficial Retirement takes up nonutilitarian themes such as concern for one's *integrity* and the ability of making sense of one's life project (for example, as a person concerned with people's health, safety, or education). This paradox also goes beyond the idea of doing good, in that it shows that, for many well-meaning

<sup>4</sup> See Smilansky. *Free Will and Illusion* (Oxford: Oxford University Press, 2000).

and hard-working people, their continued occupancy of their position is *harmful*. And that is a very different sort of claim.

However, my aim here has not been to settle the moral question, but to pose the Paradox of Beneficial Retirement as a puzzling, important matter that needs to be thought about, at least philosophically. Such thought may take diverse forms when applied to the real lives of persons, and ought not to be limited to the 'retire' or 'stay on' options. If a person is roughly average professionally, then he or she will have a reason to work harder to pass beyond that threshold. The person eliminates the likelihood that his or her continuing occupation of this position thereby makes matters worse. If one is irredeemably within the scope of the argument, then remaining in one's profession but voluntarily transferring to an undesirable location, for example, might have a similar saving effect. A decision to retire 'soon', or 'when my economic condition improves a bit', would also often be a partial but reasonable response to the problem.<sup>5</sup>

Whatever decisions such people as I have been considering make about abandoning their career, there is likely to be something sad about the result. If I am correct, a great many people have a substantial moral and personal reason to retire, even if it were thought too morally demanding to expect them to do so. To put it bluntly: for a great many people, the best professional action that they can currently take is to leave their profession.<sup>6</sup>

*Department of Philosophy*  
*University of Haifa,*  
*Haifa 31905 Israel.*  
*Smilsaul@research.haifa.ac.il*

<sup>5</sup> Something more problematic, and a further paradoxical twist, follows from the sort of incentive that the Paradox of Beneficial Retirement would seem to provide in choosing one's career in the first place: the incentive to avoid the sort of personal-moral risk that we have been discussing. If, for instance, one opts for a line of work where what one does does not matter much, then one would not need to worry whether one is doing harm by not giving way to a potential replacement who is better than one.

<sup>6</sup> I am grateful to Iddo Landau, James Lenman, Kasper Lippert-Rasmussen, Jacob Ross, Jonathan Seglow, Jonathan Smilansky, Daniel Statman, and the Editor and an anonymous referee for *Ratio*, for feedback on the paper.

